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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

#### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Candic First name C	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Rushing Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Candice C Rushing	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5646	

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Debtor 1 Candic C Rushing

		About Debtor 1:	A	about Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	В	I have not used any business name or EINs.
5.	Where you live	655 N Cicero St. Apt. 202	If	Debtor 2 lives at a different address:
		Chicago, IL 60644  Number, Street, City, State & ZIP Code	N	lumber, Street, City, State & ZIP Code
		Cook		
		County	С	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	ir	Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this nailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	N	lumber, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:		Check one:  Over the last 180 days before filing this petition, I
		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Candic C Rushing

Case number (if known)

7.	The chapter of the	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy							
	Bankruptcy Code you are choosing to file under	(Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	oncoming to me under	☐ Ch	apter 7						
		☐ Ch	apter 11						
		☐ Ch	apter 12						
		■ Ch	apter 13						
В.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
				the fee in installmer e in Installments (Office		e this option, sig	n and attach the Applic	ation for Individuals to Pay	
			J	,	,	this option only	if you are filing for Cha	pter 7. By law, a judge may,	
		I	out is not requited that applies to	uired to, waive your fee your family size and	e, and may do so you are unable to	only if your inco pay the fee in i	ome is less than 150%	of the official poverty line bose this option, you must fill	
<b>)</b> .	Have you filed for bankruptcy within the	□ No.							
	last 8 years?	■ Yes		NDU 140	10//	0/44/45	0	45.04454	
			District	NDIL ch13		9/11/15	<del></del>	15-31151 dismiss	
			District		When		Case number		
			District		When		Case number		
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	<b>S</b> .						
			Debtor				Relationship to y	ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	ou	
			District		When		Case number, if	known	
11.	Do you rent your	□ No.	Go to li	ne 12.					
	residence?	■ Yes	s. Has yo	ur landlord obtained a	n eviction judgme	ent against you a	and do you want to stay	in your residence?	
			•	No. Go to line 12.					
				Yes. Fill out Initial Sta					

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Debtor 1	Candic C Rushing	Document	Page 4 of 64 Case number (if kno	n)
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Part	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.						
		☐ Yes.	Name	e and location of bus	siness					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any							
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, Sta	te & ZIP Code					
	it to this petition.		Chec	k the appropriate bo	x to describe your business:					
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))					
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))					
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))					
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))					
				None of the above	9					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline: operation	s. If you irns, cash-fl	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate to If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of s, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure .C. 1116(1)(B).						
	For a definition of small	■ No.	I am r	not filing under Chap	oter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.						
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Part	: 4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention					
14.	Do you own or have any	■ No.								
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?						
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?						
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Chart City Chate 9 7 to Onde					
					Number, Street, City, State & Zip Code					

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Debtor 1 Candic C Rushing

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 64 Case number (if known) Debtor 1 Candic C Rushing Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10.000.001 - \$50 million □ \$1.000.000.001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$500,000,001 - \$1 billion **□** \$0 - \$50,000 □ \$1,000,001 - \$10 million estimate your liabilities **\$50,001 - \$100,000** □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Candic C Rushing Signature of Debtor 2 Candic C Rushing

Executed on

MM / DD / YYYY

Signature of Debtor 1

February 17, 2016 MM / DD / YYYY

Executed on

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Debtor 1 Candic C Rushing Page 7 01 04 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ross H. Briggs MBE Signature of Attorney for Debtor	Date	February 17, 2016
Ross H. Briggs MBE		, 22,
Ross H. Briggs Attorney at Law		
1525 East 53rd Street, suite 423 Chicago, IL 60615		
Number, Street, City, State & ZIP Code		
Contact phone <b>773-220-7007</b>	Email address	r-briggs@sbcglobal.net
#31633 #2709		
Bar number & State		

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		17(7(3)111)		
Fill in this infor	mation to identify your	case:		
Debtor 1	Candic C Rushin	g		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	13,710.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	13,710.00
Pai	t 2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,545.44
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	4,389.89
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	93,442.90
	Your total liabilities	\$	115,378.23
Pai	t 3: Summarize Your Income and Expenses		
1.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,694.00
j.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,264.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other s	chedules.
	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		4 004 00
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	1,694.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total (	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	4,389.89
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	74,525.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	78,914.89

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-ill in	this information to identify your	case and this filing:			
Debto	- Carraio o Itaorini				
ebto	First Name	Middle Name	Last Name		
	e, if filing)  First Name	Middle Name	Last Name		
Jnited	States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS		
case	number		<u> </u>		Check if this is an amended filing
Offic	cial Form 106A/B				
<b>Sc</b> ł	nedule A/B: Prop	ortv			12/15
	category, separately list and describe				12/15
Part 1: Do y	Describe Each Residence, Building,				
■ N	o. Go to Part 2.				
П	es. Where is the property?				
	_				
Part 2:	Describe Your Vehicles				
□ N ■ Y	res	<b>W</b>		Do not deduct secured cl	aims or exemptions. Put
3.1	Make:	Who has an interest in the	ne property? Check one	the amount of any secure	
	Model: Year:	Debtor 1 only		Creditors who have Clair	
	Approximate mileage:	Debtor 2 only			d claims on Schedule D: ms Secured by Property.
		Debtor 1 and Debtor 2	only	Current value of the entire property?	ms Secured by Property.  Current value of the
	Other information:	Debtor 1 and Debtor 2  At least one of the deb	,	Current value of the entire property?	ms Secured by Property.
Γ	Other information:  2001 Chevy Impala, 4 door,		,	entire property?	ms Secured by Property.  Current value of the portion you own?
			otors and another		ms Secured by Property.  Current value of the
	2001 Chevy Impala, 4 door,	☐ At least one of the deb☐ Check if this is comm	otors and another	\$800.00  Do not deduct secured cl.	Current value of the portion you own?  \$800.00
	2001 Chevy Impala, 4 door, 160,000 miles, not running	☐ At least one of the deb ☐ Check if this is comm (see instructions)  Who has an interest in the	otors and another	entire property? \$800.00	Current value of the portion you own?  \$800.00  aims or exemptions. Put d claims on Schedule D:
	2001 Chevy Impala, 4 door, 160,000 miles, not running	☐ At least one of the deb ☐ Check if this is comm (see instructions)	otors and another	\$800.00  Do not deduct secured classes amount of any secure Creditors Who Have Clair	Current value of the portion you own?  \$800.00  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
	2001 Chevy Impala, 4 door, 160,000 miles, not running  Make:  Model:	At least one of the deb  Check if this is comm (see instructions)  Who has an interest in the deb	nunity property he property? Check one	\$800.00  Do not deduct secured club the amount of any secure	Current value of the portion you own?  \$800.00  aims or exemptions. Put d claims on Schedule D:
3.2	2001 Chevy Impala, 4 door, 160,000 miles, not running  Make:  Model:  Year:  Approximate mileage: Other information:	□ At least one of the deb □ Check if this is comm (see instructions)  Who has an interest in the □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the deb	nunity property  he property? Check one	\$800.00  Do not deduct secured club, the amount of any secure Creditors Who Have Clair  Current value of the	Current value of the portion you own?  \$800.00  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the
3.2	2001 Chevy Impala, 4 door, 160,000 miles, not running  Make:  Model:  Year:  Approximate mileage:	□ At least one of the deb □ Check if this is comm (see instructions)  Who has an interest in the □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 □ At least one of the deb	nunity property  he property? Check one	\$800.00  Do not deduct secured club, the amount of any secure Creditors Who Have Clair  Current value of the	Current value of th portion you own?  \$800  aims or exemptions. Ped claims on Schedule ms Secured by Propent

☐ Yes

D	ebtor 1	Case 16-0509		Filed 02/17/16 Document	Entered 02/17/16 15 Page 11 of 64 Case number		Desc Main
5					rom Part 2, including any entries		\$13,225.00
P	art 3: Des	scribe Your Personal and	Household Item	ıs			
				erest in any of the follow	ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Example ☐ No	old goods and furnishes: Major appliances, fu		china, kitchenware			
		Furi	niture				\$300.00
7.	■ No		ios; audio, videc es, cameras, me	o, stereo, and digital equi edia players, games	pment; computers, printers, scann	iers; music cc	ollections; electronic devices
8.	Example  No	bles of value es: Antiques and figurin other collections, m Describe			ooks, pictures, or other art objects;	stamp, coin,	or baseball card collections;
9.	Example No	ent for sports and hol es: Sports, photographi musical instruments  Describe	c, exercise, and	d other hobby equipment;	bicycles, pool tables, golf clubs, s	kis; canoes a	and kayaks; carpentry tools;
10	■ No		guns, ammunitio	on, and related equipme	nt		
11	□ No		furs, leather coa	ats, designer wear, shoe	s, accessories		
		Clot	hes				\$100.00
12	□ No	Describe		/, engagement rings, wed	dding rings, heirloom jewelry, watcl	hes, gems, go	
_		Jew	elry				\$50.00
13	Examp ■ No	rm animals bles: Dogs, cats, birds,	horses				
14	■ No	ner personal and hous		ou did not already list,	including any health aids you did	d not list	

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Case number (if known) Document Debtor 1 Candic C Rushing 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$450.00 for Part 3. Write that number here ...... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition  $\square$  No ■ Yes..... Cash \$10.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: ■ Yes..... **Netspend Debit Card** \$25.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... % of ownership: Name of entity: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

Issuer name and description.

■ No

■ No

☐ Yes.....

☐ Yes. .....

Institution name or individual:

	Case 10-05091	Documo		0 15.20.11 D	esc Main
Debtor 1	Candic C Rushing	Docume	Case	number (if known)	
☐ Yes	Institution na	ame and description. Separate	ly file the records of any interests.	11 U.S.C. § 521(c):	
■ No	s, equitable or future intere		anything listed in line 1), and rig	hts or powers exerci	sable for your benefit
Exam ■ No			tellectual property valties and licensing agreements		
Exam ■ No	ses, franchises, and other ples: Building permits, exclu	sive licenses, cooperative ass	sociation holdings, liquor licenses,	professional licenses	
Money or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	funds owed to you  Give specific information al	bout them, including whether y	ou already filed the returns and th	ne tax years	
■ No			ld support, maintenance, divorce s	ettlement, property se	ttlement
Exam			lity benefits, sick pay, vacation pay	y, workers' compensa	ition, Social Security
	sts in insurance policies ples: Health, disability, or life	e insurance; health savings ac	count (HSA); credit, homeowner's	, or renter's insurance	
☐ Yes.		any of each policy and list its v pany name:	alue. Beneficiary:		Surrender or refund value:
If you some		lue you from someone who g trust, expect proceeds from	has died a life insurance policy, or are curre	ently entitled to receive	e property because
Exam ■ No		nt disputes, insurance claims,	lawsuit or made a demand for por rights to sue	oayment	
34. <b>Other</b> ■ No			ncluding counterclaims of the de	ebtor and rights to se	et off claims
-	nancial assets you did not	already list			
■ No □ Yes	. Give specific information				

Official Form 106A/B Schedule A/B: Property page 4

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Deb	tor 1	Candic C Rushing	. Fage 14 01	Case number (if known)	
36.		he dollar value of all of your entries from Part 4, includi art 4. Write that number here			\$35.00
Part	5: Des	scribe Any Business-Related Property You Own or Have an Inter	est In. List any real estat	e in Part 1.	
87. D	o you o	own or have any legal or equitable interest in any business-relate	ed property?		
	No. Go	to Part 6.			
	Yes. G	So to line 38.			
Part		scribe Any Farm- and Commercial Fishing-Related Property You ou own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	ln.	
16. <b>I</b>	Do you	ı own or have any legal or equitable interest in any farm	n- or commercial fishi	ng-related property?	
	No.	Go to Part 7.			
	☐ Yes.	. Go to line 47.			
Part	7:	Describe All Property You Own or Have an Interest in That You	u Did Not List Above		
		have other property of any kind you did not already lis	t?		
	<i>Examp</i> ■ No	ples: Season tickets, country club membership			
		Give specific information			
_	<b>1</b> 103.	Give specific information		_	
54.	Add t	he dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part	8:	List the Totals of Each Part of this Form			
55.	Part 1	l: Total real estate, line 2			\$0.00
56.	Part 2	2: Total vehicles, line 5	\$13,225.00		
57.	Part 3	3: Total personal and household items, line 15	\$450.00		
58.	Part 4	4: Total financial assets, line 36	\$35.00		
59.	Part 5	5: Total business-related property, line 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	7: Total other property not listed, line 54	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$13,710.00	Copy personal property to	otal <b>\$13,710.00</b>

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$13,710.00

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		12(1)1111	11111111111111111	
Fill in this info	rmation to identify your	case:		
Debtor 1	Candic C Rushing	g		
	First Name	Middle Name	Last Name	<del></del>
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Edition identity the Property fou Claim as Exem	Part 1:	he Property You Claim as Exempt
---	---------	---------------------------------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2001 Chevy Impala, 4 door, 160,000 miles, not running	\$800.00		\$800.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2012 Nissan Altima S, 4 door, 68,000 miles	\$12,425.00		\$1,600.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Furniture	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A.D. V.1			100% of fair market value, up to any applicable statutory limit	
Clothes Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A.D. 1111			100% of fair market value, up to any applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
LINE HOTH Schedule A/D. 12.1			100% of fair market value, up to any applicable statutory limit	

Filed 02/17/16 Case 16-05091 Doc 1 Entered 02/17/16 15:20:11 Desc Main Document Page 16 of 64 Debtor 1 Candic C Rushing Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash 735 ILCS 5/12-1001(b) \$10.00 \$10.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit **Netspend Debit Card** 735 ILCS 5/12-1001(b) \$25.00 \$25.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit nt.)

		any applicable statutory limit
3.		claiming a homestead exemption of more than \$155,675? To adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustmen
	No	
	Yes.	Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
		No
		Yes

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Fill in this information	on to identify yo			· · · · · · · · · · · · · · · · · · ·		
	candic C Rush	ing Middle Name	Last Name			
Debtor 2 (Spouse if, filing) Fi	rst Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the	: NORTHERN DISTRICT	Γ OF ILLINOIS			
Case number						
(if known)					_	cif this is an ded filing
Official Form 10	06D					
Schedule D:	Creditors	Who Have Cla	ims Secured	d by Propert	y	12/15
		f two married people are filing , number the entries, and attac				
. Do any creditors have	claims secured by	your property?				
□ No. Check this	box and submit	this form to the court with yo	our other schedules. Y	ou have nothing else	to report on this form.	
Yes. Fill in all of	of the information	below.				
Part 1: List All Se	cured Claims					
2. List all secured claim	s. If a creditor has r	nore than one secured claim, list	t the creditor separately for	or Column A	Column B	Column C
each claim. If more than	one creditor has a p	particular claim, list the other cred der according to the creditor's na	ditors in Part 2. As much	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Overland Bon	nd	Describe the property that s	ecures the claim:	\$17,545.44	\$12,425.00	\$5,120.44
Creditor's Name		2012 Nissan Altima S 68,000 miles	, 4 door,			
4701 W. Fulle Chicago, IL 6		As of the date you file, the capply.  Contingent	laim is: Check all that			
Number, Street, City,	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed  Nature of lien. Check all tha	at apply.			
Debtor 1 only		☐ An agreement you made (		ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax	lien, mechanic's lien)			
☐ At least one of the del	btors and another	☐ Judgment lien from a laws	uit			
Check if this claim recommunity debt	elates to a	Other (including a right to	Purchase I	Money Security		
Date debt was incurred	Opened 3/14/15 Last Active 1/11/16	Last 4 digits of accoւ	int number 4435			
Date dept was incuffed	1/11/16	Last 4 digits of accol	int number 4400			

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Cas	e 10-05091 L	JOC I	Document		18 of	2/17/10 15.20 64	ט זג.	esc ivia	lii i
Fill	in this informa	ation to identify your	case:							
Del	otor 1	Candic C Rushing	a							
		First Name		le Name	Last Nam	Э				
	otor 2									
(Spc	ouse if, filing)	First Name	Middl	le Name	Last Nam	9				
Uni	ted States Bank	kruptcy Court for the:	NORTHE	ERN DISTRICT OF ILLI	NOIS					
Cas	se number									
(if kr	nown)								] Check if	this is an
									amended	d filing
∩ff	ficial Form	106F/F								
			/ho Hav	e Unsecured (	Claim	e				12/15
				creditors with PRIORITY of			r araditara with NONE	DIODITY AL	sime Liet th	
D: C he ( num	reditors Who Have Continuation Pag ber (if known).	ve Claims Secured by Property of the Cla	operty. If mo e no informa	(Official Form 106G). Do rore space is needed, copy ation to report in a Part, d	the Part	you need,	fill it out, number the	entries in tl	he boxes on	the left. Attach
		of Your PRIORITY Un								
1.	□ No. Go to Par	s have priority unsecured	a ciaims aga	inst you?						
	_	12.								
^	Yes.			haa aasaa dhaa aasaa aa'aa'da		al alaine line	4 4b	f	.: <b></b>	- deine liete d
۷.	identify what type possible, list the d	of claim it is. If a claim had claims in alphabetical orde	s both priority or according to	has more than one priority y and nonpriority amounts, o the creditor's name. If you the other creditors in Part 3	list that cl u have mo	aim here ar	nd show both priority an	d nonpriority	y amounts. A	s much as
	(For an explanation	on of each type of claim, so	ee the instru	ctions for this form in the ins	struction I	oooklet.)	Total claim	Priority amount		Nonpriority amount
2.1	Internal F	Revenue Service		Last 4 digits of account	number	5646	\$4,389.89	amount	\$0.00	\$4,389.89
	Priority Cred									Ψ 1,000100
	PO Box 2	-		When was the debt incu	irred?	2009, 2	2011	_		
		ohia, PA 19114 eet City State Zlp Code		As of the date you file, t	he claim	is: Check a	all that apply			
		he debt? Check one.		☐ Contingent						
	Debtor 1 onl	у		☐ Unliquidated						
	Debtor 2 onl	у		☐ Disputed						
	Debtor 1 and	d Debtor 2 only		Type of PRIORITY unsec	cured cla	im:				
	☐ At least one	of the debtors and anothe	r	☐ Domestic support obli	gations					
	☐ Check if thi	s claim is for a commun	nity debt	Taxes and certain other	er debts v	ou owe the	government			
	Is the claim su		,	☐ Claims for death or pe			=			
	■ No	•		Other. Specify						
	☐ Yes			' '	ome Ta	X				
Dar	t 2: Lint All	of Vour NONDBIODIT	V Uncoo:	rod Claims						
	<u> </u>	of Your NONPRIORIT								
ა.		s have nonpriority unsec		-						
		nothing to report in this pa	art. Submit th	is form to the court with you	ur other s	chedules.				
	W									

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Document Page 19 of 64 Case number (if know) Debtor 1 Candic C Rushing 4.1 \$0.00 Aaron Sales & Lease Ow Last 4 digits of account number 1468 Nonpriority Creditor's Name Opened 11/01/09 Last Active 1015 Cobb Place Blvd Nw When was the debt incurred? 3/02/10 Kennesaw, GA 30144 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.2 Acs/dept Of Ed Last 4 digits of account number 6461 \$0.00 Nonpriority Creditor's Name Opened 10/14/08 Last Active C/o Acs When was the debt incurred? 4/12/10 Utica, NY 13501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Notice Only** 4.3 Afni, Inc. Last 4 digits of account number 2365 \$821.00 Nonpriority Creditor's Name Po Box 3097 When was the debt incurred? Opened 11/01/13 **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

☐ Yes

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Collection Attorney Us Cellular

☐ Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

☐ Check if this claim is for a community debt

Is the claim subject to offset?

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Case number (if know)

DCDIO	Candic C Rushing		Case Hamber (II know)		
4.4	City of Chicago	Last 4 digits of account number	3490	\$6,216.00	
	Nonpriority Creditor's Name  Department of Finance	When was the debt incurred?	1/2010-8/2015		
	P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated☐ Disputed			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	I claim:		
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Tickets			
4.5	ComEd	Last 4 digits of account number	5646	\$2,000.00	
	Nonpriority Creditor's Name 3 Lincoln Center Attn: Bcky Group Claims Dept Villa Park, IL 60181	When was the debt incurred?	2015		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated☐ Disputed			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	sing out of a separation agreement or divorce that you did not aims		
	■ No	Debts to pension or profit-sharin			
	Yes	Other. Specify Utility			
4.6	Devon Financial Services	Last 4 digits of account number	5646	\$0.00	
	Nonpriority Creditor's Name 6414 N Western Ave Chicago, IL 60645	When was the debt incurred?	Opened 8/01/11 Last Active 10/14/11		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed or 2 only  Type of NONPRIORITY unsecured claim:			
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Returned C  Other. Specify Only	Check Barr Mangement-Notice		

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Case number (if know)

Candic C Rushing		Case Harriber (II know)	
Education Services Foundation	Last 4 digits of account number	0602	\$0.00
Attn: Bankruptcy Dept 2600 Lakeland Terrace	When was the debt incurred?	Opened 9/28/09 Last Active 9/23/10	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	_		
☐ Debtor 2 only			
☐ Debtor 1 and Debtor 2 only		d claim:	
☐ At least one of the debtors and another	Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify		
	· · · · ·	y	
Entergy Gsu	Last 4 digits of account number	3699	\$213.00
Po Box 6008 New Orleans, LA 70174	When was the debt incurred?	Opened 10/01/09 Last Active 2/26/10	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	_		
☐ Debtor 2 only	<u> </u>		
☐ Debtor 1 and Debtor 2 only	•	d claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Agriculture	9	
Entergy Ms	Last 4 digits of account number	3699	\$213.00
Entergy Mississippi Inc Po Box 8105	When was the debt incurred?	Opened 10/01/09 Last Active 2/26/10	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	Contingent		
Debtor 1 only			
☐ Debtor 2 only			
☐ Debtor 1 and Debtor 2 only	•	d claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other Specify Agriculture  Other Specify Agriculture		
	Nonpriority Creditor's Name Attn: Bankruptcy Dept 2600 Lakeland Terrace Jackson, MS 39216  Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes  Entergy Gsu Nonpriority Creditor's Name Po Box 6008 New Orleans, LA 70174  Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? No Yes  Entergy Ms Nonpriority Creditor's Name Entergy Mississippi Inc Po Box 8105 Baton Rouge, LA 70891  Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? All Poblom Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No	Education Services Foundation Nonpriority Creditor's Name Attn: Bankruptcy Dept 2600 Lakeland Terrace Jackson, MS 39216 Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset?  Entergy Gsu Nonpriority Creditor's Name Po Box 6008 New Orleans, LA 70174 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Check if this claim is for a community debt is the claim subject to offset?  Entergy Ms Nonpriority Creditor's Name Po Box 6008 New Orleans, LA 70174 Number Street City State Zip Code Who incurred the debt? Check one. Check if this claim is for a community debt is the claim subject to offset? Nonpriority Creditor's Name Entergy Ms Nonpriority Creditor's Name Entergy Ms Nonpriority Creditor's Name Entergy Ms Nonpriority Creditor's Name Entergy Msississippi Inc Po Box 8105 Baton Rouge, LA 70891 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Creditor's Name Entergy Ms Nonpriority Creditor's Name Contingent Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 2 only Debtor 4 only Debtor 2 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only	Last 4 digits of account number   D602

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Debto	Candic C Rushing		Case number (if know)				
4.10	Enterprise Rent- A- Car	Last 4 digits of account number	5646	\$415.00			
	Nonpriority Creditor's Name 600 Corporate Park Drive St. Saint Louis, MO 63105	When was the debt incurred?	2015				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	_					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.				
	☐ At least one of the debtors and another	Student loans	a ciaim:				
	☐ Check if this claim is for a community debt	<u></u>					
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify car rental	<b>9</b> p				
4.11	Fed Loan Serv	Last 4 digits of account number	0001	\$0.00			
	Nonpriority Creditor's Name		Opened 9/28/09 Last Active				
	Pob 60610 Harrisburg, PA 17106	When was the debt incurred?	4/11/11				
	Number Street City State Zlp Code	s: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	otor 2 only  Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Student loans  ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharir	g plans, and other similar debts				
	☐ Yes	Other. Specify					
		Notice Onl	v				
				40.00			
4.12	Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$0.00			
	Cbe Group		Opened 9/28/09 Last Active				
	Po Box 900	When was the debt incurred?	4/11/11				
	Waterloo, IA 50704						
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	<u> </u>	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	Other. Specify					
		Notice Onl	v				
		1101100 0111	,				

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Debto	Candic C Rushing		Case number (if know)			
4.13	Figis Companies/dm Ser Nonpriority Creditor's Name	Last 4 digits of account number	7407	\$0.00		
	3200 S Central Ave Marshfield, WI 54404	When was the debt incurred?	Opened 12/01/14 Last Active 10/01/15			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	I alaim.			
	☐ At least one of the debtors and another	Student loans	i Claiiii.			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other Specify Notice Onl				
4.14	Finger Hut	Last 4 digits of account number	5646	\$384.00		
	Nonpriority Creditor's Name 4400 Baker Rd. Hopkins. MN 55343	When was the debt incurred?	2015			
4.13	Number Street City State Zlp Code	As of the date you file, the claim i				
	Who incurred the debt? Check one.	Пол	,			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:			
	☐ At least one of the debtors and another	☐ Student loans	i ciaiii.			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify credit				
4.15	First Premier Bank	Last 4 digits of account number	1687	\$423.00		
4.14	Nonpriority Creditor's Name		Opened 6/01/09 Last Active			
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	10/07/09			
	Number Street City State Zlp Code	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other Specify Credit Card	1			

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Illinois Tollway	Last 4 digits of account number	3179	\$2,681.90			
PO Box 5544	When was the debt incurred?	2015				
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply				
_	☐ Contingent					
	☐ Unliquidated					
•	☐ Disputed					
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
$\square$ At least one of the debtors and another	☐ Student loans					
☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
Yes	Other. Specify Tollway Fe	es				
Moehla	Last 4 digits of account number	0004	\$0.00			
633 Spirit Dr	When was the debt incurred?	Opened 9/27/04 Last Active 7/22/13				
•	As of the date you file, the claim i	s: Check all that apply				
Who incurred the debt? Check one.	_	,				
Debtor 1 only	_					
Debtor 2 only						
		d claim:				
_						
Is the claim subject to offset?	report as priority claims					
■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
☐ Yes	☐ Other. Specify					
	Notice Onl	у				
Monroe And Main	Last 4 digits of account number	4110	\$91.00			
1112 Seventh Ave. Monroe, WI 53566	When was the debt incurred?	Opened 2/01/15 Last Active 8/10/15				
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
Who incurred the debt? Check one.	☐ Contingent					
Debtor 1 only	_					
Debtor 2 only						
☐ Debtor 1 and Debtor 2 only	•	d claim:				
At least one of the debtors and another	☐ Student loans					
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
☐ Yes	■ Other, Specify Charge Account					
	Nonpriority Creditor's Name PO Box 5544 Chicago, IL 60680-5544 Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes  Moehla Nonpriority Creditor's Name 633 Spirit Dr Chesterfield, MO 63005 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Yes  Monroe And Main Nonpriority Creditor's Name 1112 Seventh Ave. Monroe, WI 53566 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? Debtor 1 only Debtor 1 only Debtor 2 only Check if this claim is for a community debt is the claim subject to offset? No Check if this claim is for a community debt is the claim subject to offset? No	Nonpriority Creditor's Name PO Box 5544 Number Street City State ZIp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Street City State ZIp Code Who incurred the debtors and another Check if this claim is for a community debt is the claim subject to offset?  No Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 months of the debtors and another Check if this claim is for a community debt is the claim subject to offset?  No Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 the debtors and another Check if this claim is for a community debt is the claim subject to offset? No No Monroe And Main Nonpriority Creditor's Name  Monroe And Main Nonpriority Creditor's Name  Monroe, WI 53566 Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 6 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only	Nonpriority Creditor's Name   PO Box 5544   Chicago, IL 60680-5544   Chicago, IL 60680-5544   Number Street City State 2ip Code   As of the datey ou file, the claim is: Check all that apply   When was the debt incurred?   2015   As of the datey ou file, the claim is: Check all that apply   Contingent   Uniquidated   Debtor 2 only   Debtor 2 only   Debtor 3 and bettor 5 and another   Check if this claim is for a community debt is the claim subject to offset?   Contingent   Uniquidated   Debtor 1 and Debtor 2 only   Debtor 3 and Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 6 only   Debtor 1 only   Debtor 2 only   Type of NonPRIORITY unsecured claim:   Student loans   Student loans   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 5 only   Debtor 5 only   Debtor 6 only   Debtor 6 only   Debtor 8 only 1 only   Debtor 9 only   Debtor 9 only   Debtor 1 only   Debtor 9 only 1 only   Debtor 9 only   Debtor 1 only   Debtor 9 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   De			

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Case number (if know)

Debloi	Candic C Rusning		Case number (if know)	
4.19	Peoples Gas	Last 4 digits of account number	7983	\$493.00
	Nonpriority Creditor's Name Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred?	Opened 1/25/10 Last Active 2/26/10	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Agriculture	9	
4.20	Peoples Gas	Last 4 digits of account number	8259	\$486.00
	Nonpriority Creditor's Name Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred?	Opened 5/21/14 Last Active 7/16/15	
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Agriculture	9	
4.21	Peoples Gas	Last 4 digits of account number	8259	\$184.00
	Nonpriority Creditor's Name 200 E Randolph St 20th Floor Chicago, IL 60601	When was the debt incurred?	Opened 5/21/14 Last Active 12/11/15	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Agriculture	•	

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Debtor 1 Candic C Rushing Case number (if know) 4.22 \$0.00 U S Dept Of Ed/GsI/Atl Last 4 digits of account number 3993 Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 4222 When was the debt incurred? 10/01/14 Iowa City, IA 52244 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify notice only 4.23 Us Dep Ed Last 4 digits of account number 6461 \$0.00 Nonpriority Creditor's Name Opened 3/19/04 Last Active Po Box 5609 When was the debt incurred? 12/31/10 Greenville, TX 75403 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Notice Only** 4.24 Us Dept Ed Last 4 digits of account number 3993 \$8,542.00 Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

□ Yes

**Educational** 

Other. Specify

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Case number (if know)

Debtor 1 Candic C Rushing 4.25 \$4,596.00 Us Dept Ed Last 4 digits of account number 3975 Nonpriority Creditor's Name Opened 10/01/08 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.26 Us Dept Ed Last 4 digits of account number 3987 \$4,494.00 Nonpriority Creditor's Name Opened 1/01/09 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.27 Us Dept Ed Last 4 digits of account number 3991 \$4,408.00 Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No □ Yes Other. Specify

**Educational** 

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Debtor 1 Candic C Rushing Case number (if know) 4.28 \$4,105.00 Us Dept Ed Last 4 digits of account number 8647 Nonpriority Creditor's Name Opened 2/01/11 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.29 Us Dept Ed Last 4 digits of account number 6405 \$3,888.00 Nonpriority Creditor's Name Opened 3/01/04 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.30 Us Dept Ed Last 4 digits of account number 6403 \$2,868.00 Nonpriority Creditor's Name Opened 2/01/11 Last Active Po Box 1030 When was the debt incurred? 10/01/14 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No □ Yes Other. Specify

**Educational** 

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□ Yes

**Educational** 

Other. Specify

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Debtor 1 Candic C Rushing Case number (if know) 4.34 \$0.00 Us Dept Of Ed/glelsi Last 4 digits of account number 8581 Nonpriority Creditor's Name Opened 3/01/04 Last Active Po Box 7860 When was the debt incurred? 12/01/12 Madison, WI 53707 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Notice Only Us Dept of Ed/Great Lakes 8581 \$0.00 4.35 Last 4 digits of account number **Educational Lo** Nonpriority Creditor's Name Opened 3/19/04 Last Active 2401 International When was the debt incurred? 1/31/13 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Other. Specify ☐ Yes **Notice Only** Usa Funds/sallie Mae Servicing 4.36 Last 4 digits of account number 2015 \$0.00 Nonpriority Creditor's Name **Bankruptcy Litigation Unit** Opened 7/01/13 Last Active E3149, Po Box 9430 When was the debt incurred? 2/11/15 Wilkes-Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

notice only

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Case number (if know) Debtor 1 Candic C Rushing 4.37 \$8,440.00 Usa Funds/sallie Mae Servicing Last 4 digits of account number 2015 Nonpriority Creditor's Name Opened 7/01/13 Last Active **Cbe Group** Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational Bancorpsouth Bank** 4.38 Usa Funds/sallie Mae Servicing \$7,016.00 Last 4 digits of account number 2015 Nonpriority Creditor's Name Opened 7/01/13 Last Active **Cbe Group** Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational Trustmark National Bank** 4.39 Usa Funds/sallie Mae Servicing \$6,840.00 Last 4 digits of account number 2015 Nonpriority Creditor's Name **Cbe Group** Opened 7/01/13 Last Active Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

**Educational Trustmark National Bank** 

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Debtor 1 Candic C Rushing 4.40 \$4,302.00 Usa Funds/sallie Mae Servicing Last 4 digits of account number 2015 Nonpriority Creditor's Name Opened 7/01/13 Last Active **Cbe Group** Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational Bancorpsouth Bank** 4.41 Usa Funds/sallie Mae Servicing \$4,016.00 Last 4 digits of account number 2015 Nonpriority Creditor's Name Opened 7/01/13 Last Active **Cbe Group** Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational Trustmark National Bank** 4.42 Usa Funds/sallie Mae Servicing \$3,984.00 Last 4 digits of account number 2015 Nonpriority Creditor's Name **Cbe Group** Opened 7/01/13 Last Active Po Box 900 When was the debt incurred? 2/11/15 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Educational Trustmark National Bank** 

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Debtor 1 Candic C Rushing Case number (if know) 4.43 \$0.00 Usdoe/glelsi Last 4 digits of account number 8581 Nonpriority Creditor's Name Opened 3/19/04 Last Active 2401 International When was the debt incurred? 1/31/13 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Notice Only** 4.44 Verizon Wireless Bankruptcy Admin Last 4 digits of account number 5646 \$563.00 Nonpriority Creditor's Name PO Box 3397 When was the debt incurred? 2015 **Bloomington, IL 61702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Phone bill ☐ Yes 4.45 Webbank/fingerhut \$384.00 Last 4 digits of account number 0789 Nonpriority Creditor's Name Opened 12/01/14 Last Active 6250 Ridgewood Rd When was the debt incurred? 7/24/15 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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WEST TOWN COMM LAW CENTER	Last 4 digits of account number	9896	\$3,350		
Nonpriority Creditor's Name					
c/o GUAMAN RODRIGO	When was the debt incurred?	8/24/2010	_		
2400 N WESTERN #202					
Chicago, IL 60647					
Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply			
Who incurred the debt? Check one.	Пол				
■ Debtor 1 only	☐ Contingent				
_	☐ Unliquidated				
☐ Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:			
$\hfill \square$ At least one of the debtors and another	☐ Student loans				
☐ Check if this claim is for a community debt	Obligations arising out of a sepa	☐ Obligations arising out of a separation agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims				
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
Yes	■ Other. Specify Judgement	t			

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
otal claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	4,389.89
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ ——	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	4,389.89
					Total Claim
	6f.	Student loans	6f.	\$	74,525.00
otal claims rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	18,917.90
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	93,442.90

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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		DUGUILE	III PAUE 33 UI 04			
Fill in this information to identify your case:						
Debtor 1	Candic C Rushin	g				
	First Name	Middle Name	Last Name	<del></del>		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	

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Fill in this	s information to identify you	r case:		
Debtor 1	Candic C Rushii	20		
Debior 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, fili	ing) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	, ,			
Case num (if known)	ber			Charlettitis is an
(II KIIOWII)				☐ Check if this is an amended filing
				amended filling
Officia	l Form 106H			
	lule H: Your Cod	lobtors		40/45
Scried	iule n. Toul Cod	repror2		12/15
Arizon				ry? (Community property states and territories include ington, and Wisconsin.)
3. In Col in line Form	e 2 again as a codebtor only	otors. Do not include your	r spouse as a codebto ntor or cosigner. Make	or if your spouse is filing with you. List the person shown s sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and	ZIP Code		Check all schedules that apply:
				_
3.1	Name			Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street			_
	City	State	ZIP Code	
3.2				Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	

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Filli	in this information to identify y	our case:							
Deb	otor 1 Candic	C Rushing							
	otor 2 use, if filing)								
Unit	ed States Bankruptcy Court for	or the: NORTHERN DISTRI	CT OF ILLINOIS						
Cas (If kn	e number own)		_				nded filing ement showi	ng postpetitior following date	
<u>Of</u>	ficial Form 106l					MM / DI	D/ YYYY		
Sc	chedule I: Your I	ncome							12/1
	t1: Describe Employn Fill in your employment information.	orm. On the top of any addit				d case number	(if known).		
	If you have more than one job,	ob,	■ Employed			□ Er	nployed		
	attach a separate page with information about additional	Employment status	☐ Not employed			□No	t employed		
	employers.	Occupation	1099 employee						
	Include part-time, seasonal, self-employed work.	or Employer's name	Ashunti RMS T	ranspor	tati	on			
	Occupation may include stude or homemaker, if it applies.	dent Employer's address	4909 W Huron S Chicago, IL 606						
		How long employed	there? 1 year						
Par	t 2: Give Details Abou	t Monthly Income							
	mate monthly income as of use unless you are separated.	the date you file this form. If	f you have nothing to	report for	any	line, write \$0 in	the space. I	nclude your no	on-filing
	u or your non-filing spouse ha e space, attach a separate she		combine the information	on for all	emp	loyers for that p	erson on the	lines below. If	f you need
						For Debtor 1		ebtor 2 or ling spouse	
2.		salary, and commissions (buthly, calculate what the month		2.	\$	0.0	<b>0</b> \$	N/A	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.0	<u> </u>	N/A	-
4.	Calculate gross Income. A	add line 2 + line 3.		4.	\$	0.00	\$	N/A	

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Debt	tor 1	Candic C Rushing		Cas	se number (if known)	_			
				F	or Debtor 1	ı		tor 2 or g spouse	
	Cop	y line 4 here	4.	\$	0.00	,	\$	N/A	
5.	List	all payroll deductions:							
	5a. 5b. 5c.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5a. 5b. 5c.	\$	0.00 0.00 0.00	,	\$ \$ \$	N/A N/A N/A	
	5d. 5e. 5f.	Required repayments of retirement fund loans Insurance Domestic support obligations	5d. 5e. 5f.		0.00 0.00 0.00	,	\$ \$ \$	N/A N/A N/A	
	5g. 5h.	Union dues Other deductions. Specify:	5g. _ 5h.	\$	0.00 0.00	,	\$	N/A N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	,	\$	N/A	
7. 8.		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	7.	\$	0.00	,	\$	N/A	
		monthly net income.	8a.		1,400.00		\$	N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	8b.	\$	0.00	,	\$	N/A	
		settlement, and property settlement.	8c.		0.00		\$	N/A	
	8d.	Unemployment compensation	8d.		0.00		\$	N/A	
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Food Stamps	8e. 9 8f.	\$	0.00		\$ \$	N/A	
	8g.	Pension or retirement income	_ 8g.	\$	0.00		\$	N/A	
	8h.	2nd Job Bookkeeping for Hand in Other monthly income. Specify: Hand Non-Profit (Cash)	_ 8h.	+ \$	100.00	+ :	\$	N/A	٦
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	1,694.00		\$	N/A	.]
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<u> </u>	1,694.00 + \$		N/	<b>'A</b> = \$	1,694.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		.,	,	d in <i>Sche</i>	<i>dule J.</i> 1. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					if it	Ľ	1,694.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?					Combin monthly	ed / income
		Voc Evolain:							I

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EW	in this informe	ation to identify yo	our caca:						
	otor 1	Candic C Ru				Ch	neck if this is:		
							An amended	filing	
	otor 2 ouse, if filing)							t showing postpetition chapte as of the following date:	r
Unit	ted States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YY	/YY	
	se numbe <b>r</b> (nown)								
0	fficial Fo	orm 106J				1			
S	chedule	J: Your I	Expen	ises				12	/1
infe	ormation. If mmber (if knownt 1: Describe Is this a join No. Go to Yes. Doe	nore space is ne in). Answer ever ibe Your House in case? In line 2. Is Debtor 2 live in	eded, atta ry question chold in a separ	ch another sheet to this	form. On the top o	of any add	litional pages, v	ible for supplying correct write your name and case	
2.	Do you have	e dependents?	■ No						
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependen age	t's Does dependent live with you?	
	Do not state dependents							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No	
3.	expenses o	oenses include f people other t d your depende	han $_{oldsymbol{\square}}$	No Yes				Pes	
Est	timate your ex		our bankrı	uptcy filing date unless y				a Chapter 13 case to repore top of the form and fill in t	
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> `			You	r expenses	
4.		or home owners		ses for your residence. I r lot.	nclude first mortgag	je 4.	\$	250.00	
	If not include	led in line 4:							
	4a. Real e	estate taxes				4a.	\$	0.00	
		rty, homeowner's				4b.	·	0.00	
				ipkeep expenses		4c.	· -	0.00	
E		owner's associat		dominium dues <b>ur residence</b> , such as ho	ma aquitu la ara	4d. 5	\$	0.00	
~	ADDITIONAL P	oomoane navme	TOT VC	uu resinence siich as ho	THE POURTY IDANS	2	.10	(1 (1()	

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Deb	otor 1	Candic C	C Rushing	Case num	nber (if known)	
6.	Utiliti	ies:				
0.	6a.		, heat, natural gas	6a.	\$	0.00
	6b.	•	wer, garbage collection	6b.	· -	0.00
	6c.	-	e, cell phone, Internet, satellite, and cable services	6c.		100.00
	6d.	Other. Spe		6d.	\$	0.00
7.			ekeeping supplies	7.		300.00
8.			children's education costs	8.	·	0.00
9.			Iry, and dry cleaning	9.	·	50.00
-		•	products and services	10.	· -	50.00
11.		•	ental expenses	11.	· -	20.00
			Include gas, maintenance, bus or train fare.			20.00
			ar payments.	12.	\$	240.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	4.00
14.			ributions and religious donations	14.	\$	0.00
15.	Insur	rance.	•			
	Do no	ot include in	nsurance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insura	ance	15a.	\$	0.00
	15b.	Health ins	surance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	168.00
	15d.	Other insu	urance. Specify:	15d.	\$	0.00
16.			nclude taxes deducted from your pay or included in lines 4 or 20.			
			nated Federal Taxes for 1099 Employment	16.	\$	82.00
17.			ease payments:			
			ents for Vehicle 1	17a.	· -	0.00
			ents for Vehicle 2	17b.		0.00
		Other. Spe	•	17c.	· -	0.00
		Other. Spe	•	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not repo		¢	0.00
40			your pay on line 5, Schedule I, Your Income (Official Form 1	<b>06I).</b> 18.		
19.			s you make to support others who do not live with you.	40	\$	0.00
20	Spec	·	arty avances not included in lines 4 or 5 of this form or an	19.		
20.			erty expenses not included in lines 4 or 5 of this form or on s on other property	20a.		0.00
		Real estat		20a. 20b.		0.00
			homeowner's, or renter's insurance	20c.	•	
			nce, repair, and upkeep expenses	20d.		0.00
				20d. 20e.		0.00
04			ner's association or condominium dues		· ·	0.00
21.	Otne	r: Specify:		21.	+\$	0.00
22.	Calcu	ulate your i	monthly expenses			
	22a. /	Add lines 4	through 21.		\$	1,264.00
	22b. (	Copy line 2:	2 (monthly expenses for Debtor 2), if any, from Official Form 106	6J-2	\$	,
			a and 22b. The result is your monthly expenses.		\$	1,264.00
	,	riad iii lo ZE	a and 225. The result is your menting expenses.			1,204.00
23.		-	monthly net income.		_	
			12 (your combined monthly income) from Schedule I.	23a.	· -	1,694.00
	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	1,264.00
	23c.		your monthly expenses from your monthly income.	23c.	\$	430.00
		ne result	t is your monthly net income.	230.	L*	.55.55
24.	Do w	ou expect :	an increase or decrease in your expenses within the year aft	ter vou file thi	s form?	
۷٦.			ou expect to finish paying for your car loan within the year or do you expect			se or decrease because of a
			terms of your mortgage?	. 5.57		
	■ No	0.				
	□Y€		Explain here:			
			· ·			

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Debtor 1					
	Candic C Rushin	g			
	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
if known)					☐ Check if this is an amended filing
Declarat	eople are filing togethe	er, both are equally respo	Debtor's Scl	ect information.	12/15
	y or property by fraud i 8 U.S.C. §§ 152, 1341, 1		kruptcy case can result in	fines up to \$250,0	00, or imprisonment for up to 20
,	33,,	,			
	n Below				
Sig					
J		one who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
J		eone who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
Did you pa		eone who is NOT an atto	rney to help you fill out ba	Attach <i>Ban</i>	kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
Did you pa	ny or agree to pay some		rney to help you fill out be	Attach Ban  Declaration	n, and Signature (Official Form 119)
Did you pa  No Yes.  Under penathat they ar	Name of person  alty of perjury, I declare true and correct.		nmary and schedules filed	Attach Ban  Declaration	n, and Signature (Official Form 119)
Did you pa  No Yes.  Under penathat they ar  X /s/ Car Candid	Name of person  alty of perjury, I declare			Attach Ban Declaration  I with this declarati	n, and Signature (Official Form 119)

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FI	l in this inforn	mation to identify you	ır case:				
De	btor 1	Candic C Rushi	ng Middle Name	Last Name			
De	btor 2	i iist ivaine	ivildule Name	Last Name			
(Sp	ouse if, filing)	First Name	Middle Name	Last Name			
Un	ited States Ba	nkruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS			
Ca	se number						
1	nown)						if this is an
						amend	ded filing
_							
	ficial Fo						
St	atement	of Financial	Affairs for Indivi	duals Filing f	for Bankruptcy	1	12/1
			sible. If two married people				
		n). Answer every que	l, attach a separate sheet t estion.	o this form. On the ti	op or any additional paç	jes, write your na	ame and case
Pa	rt 1: Give D	Details About Your M	arital Status and Where Y	ou Lived Before			
1.	wnat is you	r current marital stat	us?				
	☐ Married						
	Not mar	rried					
2.	During the la	ast 3 years, have you	lived anywhere other tha	n where you live now	ı?		
	□ No						
	Yes. Lis	st all of the places you	lived in the last 3 years. Do	not include where you	ı live now.		
	Debtor 1 Pr	ior Address:	Dates Debtor	1 Debtor 2	Prior Address:	D:	ates Debtor 2
	Debtor 111	ioi Address.	lived there	T Desici 2	Tioi Addiess.		ed there
	4944 W Hu		From-To: <b>6/2013 - 2/2</b> 0	☐ Same as	s Debtor 1		Same as Debtor 1 om-To:
	Chicago II	L 00044	0/2013 - 2/20	14		FIC	JIII- 1 O.
	1210 € €0	wwor	From-To:	По	<b></b>		
	1218 S Sa Chicago, I		<b>2/2011 - 3/2</b> 0	☐ Same as	s Debtor 1		Same as Debtor 1 om-To:
	•						
3.			ever live with a spouse or la alifornia, Idaho, Louisiana, N				
otat	_	inordad / mzoria, ot	amorria, radiro, zodiolaria, r	torada, rrow moxico, i	dono moo, roxao, mao	migron and vrioce	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	■ No	alea acesa con fill and Ca	de adula III. Varin Cadabtana	Official Forms 40011)			
	☐ Yes. Ma	ake sure you fill out So	chedule H: Your Codebtors (	Official Form 106H).			
Pa	rt 2 Explai	in the Sources of You	ur Income				
4.	Did you have	o any incomo from o	mployment or from operat	ing a business durin	a this year or the two n	rovious calondar	voare?
4.	Fill in the tota	al amount of income ye	ou received from all jobs an	d all businesses, inclu	ding part-time activities.	revious caleridar	years:
	If you are filir	ng a joint case and you	u have income that you rece	ive together, list it only	once under Debtor 1.		
	□ No						
	Yes. Fill	I in the details.					
			Debtor 1		Debtor 2		
			Sources of income	Gross income	Sources of in	come G	ross income
			Check all that apply.	(before deduction exclusions)	s and Check all that		efore deductions nd exclusions)

Official Form 107

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Debtor 1 Candic C Rushing

				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	om January e date you f		nt year until nkruptcy:	■ Wages, commissions, bonuses, tips	\$2,100.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	or last calen anuary 1 to		31, 2015 )	■ Wages, commissions, bonuses, tips	\$14,400.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	or the calend anuary 1 to			■ Wages, commissions, bonuses, tips	\$2,400.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	List each	•	the gross inco		ately. Do not include income t	eived together, list it only once	Gundor Doblor 1.
				Debtor 1		Debtor 2	
				Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
	om January e date you f		nt year until nkruptcy:	Food Stamps	\$388.00		
	or last calen anuary 1 to		31, 2015 )	2015 YTD: Debtor Food Stamps	\$2,376.00		
	or the calendanuary 1 to			Debtor Food Stamps	\$388.00		
D.	art 3: List	Cortain Ba	wmonte Vou	Made Refere Vou Filed for	Pankruntov		
6.	·			Made Before You Filed for			
0.	□ No.	Neither D	ebtor 1 nor D	's debts primarily consume Debtor 2 has primarily cons personal, family, or househo	umer debts. Consumer debt	s are defined in 11 U.S.C. § 1	01(8) as "incurred by ar
		•	•		id you pay any creditor a tota	I of \$6,225* or more?	
		□ <sub>No.</sub>	Go to line 7				
		□ Yes	paid that cre not include	editor. Do not include payme payments to an attorney for t	nts for domestic support oblig this bankruptcy case.	n one or more payments and pations, such as child support	and alimony. Also, do
	_	•	•			or after the date of adjustmen	nt.
	■ Yes.			or both have primarily consore you filed for bankruptcy, d	umer debts. iid you pay any creditor a tota	I of \$600 or more?	
		■ No.	Go to line 7				
		□ Yes	include pay			d the total amount you paid the port and alimony. Also, do no	

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Debtor 1 Candic C Rushing

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pay	ment for
7.	Within 1 year before you filed for bankrupto <i>Insiders</i> include your relatives; any general pa corporations of which you are an officer, direct including one for a business you operate as a support and alimony.	rtners; relatives of any gen or, person in control, or ow	eral partners; partners of 20% or more	erships of which yo e of their voting sec	u are a genera urities; and any	I partner;
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of navment	Total amount	Amount you	Passan for t	hia navmant
	ilisidei s Naille alid Address	Dates of payment	paid	Amount you still owe	Reason for t	his payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a de	bt that benefited an
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	
Par	t 4: Identify Legal Actions, Repossession	s. and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cases, small claims action	s, divorces, collecti		actions, suppor	t or custody
	Case title Case number	Nature of the case	Court or agency		Status of the	e case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  No Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached	, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca  ■ No □ Yes. Fill in the details.		luding a bank or fi	nancial institutior	n, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date a	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at No Yes		erty in the possess			fit of creditors, a

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Pai	t 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	otcy,	did you give any gifts with a total value of more tl	nan \$600 per person	1?
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift or cor	-	did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrupt disaster, or gambling?  No Yes. Fill in the details.	tcy or	r since you filed for bankruptcy, did you lose anyt	hing because of the	ft, fire, other
	Describe the property you lost and how the loss occurred	nclude	ibe any insurance coverage for the loss ethe amount that insurance has paid. List ag insurance claims on line 33 of Schedule A/B: rty.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or pre	epari	id you or anyone else acting on your behalf pay on ga bankruptcy petition? rs, or credit counseling agencies for services required		erty to anyone you
	□ No				
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	u	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Ross H Briggs MBE #31633 #2709 dba Firm 13 1525 East 53rd Street Ste 423 Chicago, IL 60615		\$500.00	9/2015	\$500.00
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that you	tors c		r transfer any prope	erty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your be include both outright transfers and transfers minclude gifts and transfers that you have alread No	ousiness or financial afformation as security (such as	airs? the granting of								
	☐ Yes. Fill in the details.										
	Person Who Received Transfer Address	Description and v		payme	ibe any property or ents received or debts n exchange	Date transfer was made					
	Person's relationship to you			·	J						
19.	beneficiary? (These are often called asset-pro-	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)									
	■ No □ Yes. Fill in the details.										
	Name of trust	Description and v	alue of the pro	operty trans	sferred	Date Transfer was made					
Par	t 8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	Storage Unit	es .						
20.		cy, were any financial ac	counts or inst	truments he	eld in your name, or for y	our benefit, closed,					
	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
	No Yes. Fill in the details.										
	Name of Financial Institution and	Last 4 digits of	Type of acce	unt or	Date account was	Last balance					
	Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	closed, sold, moved, or transferred	before closing or transfer					
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?										
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had access to it?  Address (Number, Street, City, State and ZIP Code)			Do you still have it?					
22.	Have you stored property in a storage unit	or place other than you	r home within	1 year befor	re you filed for bankrupt	су					
	■ N-										
	■ No □ Yes. Fill in the details.										
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?					
Par	rt 9: Identify Property You Hold or Control	for Someone Fise									
23.	Do you hold or control any property that so for someone.	meone else owns? Incl	ude any prope	erty you bori	rowed from, are storing	for, or hold in trust					
	■ No □ Yes. Fill in the details.										
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value					
Par	rt 10: Give Details About Environmental Inf	ormation									
For	the nurnose of Part 10 the following definit	ione annly									

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

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Debtor 1 Candic C Rushing

toxic substances, wastes	s, or material into the air,	land, soil, surface wate	r, groundwater,	or other medium,	including statutes or
regulations controlling th	he cleanup of these subs	tances, wastes, or mate	rial.		

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	haz	ardous material, pollutant, contaminant,	or similar term.							
Rep	ort a	all notices, releases, and proceedings the	at you know about, regardless of whe	n the	ey occurred.					
24.	Has	s any governmental unit notified you that	you may be liable or potentially liable	une	der or in violation of an environm	ental law?				
		No								
		Yes. Fill in the details.								
	_	me of site Idress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?									
		No Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)  Governmental unit Address (Number, Street, City, State and ZIP Code)  Environmental law, if you know it					Date of notice				
26.	Hav	ve you been a party in any judicial or adn	ninistrative proceeding under any env	iron	mental law? Include settlements	and orders.				
		No								
	Yes. Fill in the details.									
	Case Title Case Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case		Status of the case				
Par	t 11	Give Details About Your Business or	Connections to Any Business							
27.	Wit	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
		☐ A sole proprietor or self-employed in	• •	•	•	,				
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	nip (I	LLP)					
		☐ A partner in a partnership								
		☐ An officer, director, or managing ex	ecutive of a corporation							
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation							
		No. None of the above applies. Go to F	Part 12.							
		Yes. Check all that apply above and fill	in the details below for each business	s.						
		siness Name Idress	Describe the nature of the business		Employer Identification number Do not include Social Security					
		mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper			idilibei oi iiii.				
28.		hin 2 years before you filed for bankrupt titutions, creditors, or other parties.	cy, did you give a financial statement	to a	Dates business existed nyone about your business? Inclu	ude all financial				
		No Yes. Fill in the details below.								
	Ad	me Idress mber, Street, City, State and ZIP Code)	Date Issued							
_										

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers

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Debtor 1 Candic C Rushing

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Candic C Rushin			
Candic C Rushing	Signature of Debtor 2	Signature of Debtor 2	
Signature of Debtor 1			
Date February 17, 2	6 Date		
Did you attach addition  ■ No	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form	107)?	
□ Yes			
Did you pay or agree to	y someone who is not an attorney to help you fill out bankruptcy forms?		
No			
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$24	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$33	5 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

# F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: February 17. 2016

Candic C Rushing

Ross H. Briggs MBE #31633 #2709

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Candic C Rushing		Case No.		
	<del>-</del>	Debtor(s)	Chapter	13	
C	DISCLOSURE OF COMPEN Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20160 compensation paid to me within one year before the filing	(b), I certify that I am the attorn g of the petition in bankruptcy,	ney for the above nar or agreed to be paid	ned debtor(s) and that to me, for services reno	dered or to
t	be rendered on behalf of the debtor(s) in contemplation of				
	For legal services, I have agreed to accept  Prior to the filing of this statement I have received			4,000.00 500.00	
	Balance Due			3,500.00	
<b>)</b> 7	The source of the compensation paid to me was:		····· + —		
2. 7	<u> </u>				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person to	unless they are mem	pers and associates of n	ny law firm.
ļ	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				v firm. A
<b>5.</b> ]	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	a. Analysis of the debtor's financial situation, and render preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito [Other provisions as needed]  All legal services required pursuant to the state of the state	ement of affairs and plan which rs and confirmation hearing, an	may be required; ad any adjourned hea	-	iptcy;
6. I	By agreement with the debtor(s), the above-disclosed fee	does not include the following	service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for re	presentation of the deb	otor(s) in
F	ebruary 17, 2016	/s/ Ross H. Briggs	s MBE		
	ate	Ross H. Briggs M Signature of Attorne Ross H. Briggs At 1525 East 53rd St Chicago, IL 60615 773-220-7007 Fax r-briggs@sbcglok	BE #31633 #2709 y ttorney at Law reet, suite 423 ; x: 314-652-8202		_

Name of law firm

### **United States Bankruptcy Court** Northern District of Illinois

In re	Candic C Rushing		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	ATRIX	
	Number of Creditors: 48			
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	February 17, 2016	/s/ Candic C Rushing Candic C Rushing Signature of Debtor		

Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

Acs/dept Of Ed C/o Acs Utica, NY 13501

Afni, Inc. Po Box 3097 Bloomington, IL 61702

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680-1292

ComEd
3 Lincoln Center
Attn: Bcky Group Claims Dept
Villa Park, IL 60181

Devon Financial Services 6414 N Western Ave Chicago, IL 60645

Education Services Foundation Attn: Bankruptcy Dept 2600 Lakeland Terrace Jackson, MS 39216

Entergy Gsu Po Box 6008 New Orleans, LA 70174

Entergy Ms Entergy Mississippi Inc Po Box 8105 Baton Rouge, LA 70891

Enterprise Rent- A- Car 600 Corporate Park Drive St. Saint Louis, MO 63105

Fed Loan Serv Pob 60610 Harrisburg, PA 17106

Fed Loan Servicing Cbe Group Po Box 900 Waterloo, IA 50704

Figis Companies/dm Ser 3200 S Central Ave Marshfield, WI 54404

Finger Hut 4400 Baker Rd. Hopkins, MN 55343

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Illinois Tollway PO Box 5544 Chicago, IL 60680-5544

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Moehla 633 Spirit Dr Chesterfield, MO 63005

Monroe And Main 1112 Seventh Ave. Monroe, WI 53566

Overland Bond 4701 W. Fullerton Ave. Chicago, IL 60639

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

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Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

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